



A Penny for Your Thoughts, A Dollar For Your Dreams.

Overview

Money. It seems that few people have enough and most people want more. It is said that money makes the world go around. Yet most children are never taught the way to accumulate money is to save what you get and make it work for you. It isn't taught in school; it certainly isn't taught in most homes; and by and far it should be one of the basic principles children learn in Survival 101.

So why aren't we teaching children to save? It could be due to the fact that their parent's aren't saving. According to a report in MSN Money, American's personal savings fell to -0.5% last year. Debt has become a way of life and saving has become a thing of the past. Only 50% of the baby boomer generation has a retirement savings account. And they are the ones who have taught their children, and now their grandchildren, about savings.

What is the answer to this dilemma? We believe it is by teaching children the value of money at an early age and helping them earn, while learning to save. Most of them by three years old will recognize a credit card and what you do with it at the store, but few teens would recognize a savings pass-book because they have never seen one.

JSC Books is dedicated to the education and literacy of children through books and other technology. We believe all children must learn how to read so they can be successful in life. Learning about money, savings and the proper use of credit should be taught through literature and by example. Our new book, "*A Penny for Your Thoughts, A Dollar for Your Dreams,*" shows by example how a child learns about money by saving for a skateboard. He earns his money by doing chores, so the value of the penny is instilled in him. At the end of this entertaining book is a list of suggestions for parents and grandparents on helping their child learn the skill of saving money. It encourages adults to set up a savings account with their child, and show by example, which is the best way to reinforce positive values to a child.

We believe the key to successful social modification is to provide a way to continue the behavior.

Books have life. Books have longevity. Most books are read, saved, reread, and reread over and over again. Their pictures are enjoyed, their characters are remembered and their stories are saved in the memory banks of children. And when the child is finished with the book, it is passed on to someone else through a gift, hand-me-down, donation or library. Rarely are books discarded.

By providing valuable information in the form of a book, the message of the book has the potential of being read multiple times. It has the ability to stick with the child. And when a child gets an idea in his mind, especially when they learn the way to get something they want, they nudge their parents to respond. The child becomes the teacher as they encourage their parents to take them to the bank and open a savings account.

And opening a savings account, by a parent and a child together, presents a unified pact between the parent and child to help each other on the quest to save money. It becomes a topic of conversation; an attitude of savings engulfs the child, who in turn, encourages the parent. Parents help the children; the child's success helps the parent. It brings back to the parents the idea of saving and the achievement they felt when they were a child. An emotional bond is kindled when the goal becomes reality.

Savings becomes a way of life, when introduced to a child with pennies in their pockets.

There is no better gift to give a child than the ability to save money. Life dreams are realized; day-to-day emergencies become obstacles easy to overcome. Children realize the value of a dollar. Most importantly, children develop a sense of self worth as they realize their own ability to earn money and then to save for something valuable.

In addition to the book "*Penny for Your Thoughts, A Dollar for Your Dreams*," JSC Books will also include a CD Rom with an interactive version of the book, and printable charts for the child to use while watching their savings grow. A chore chart, savings goal chart and even a simple interest calculator will increase the enthusiasm of the child as they save week-by-week.

We will also make available a lesson plan for teachers if they choose to use the book as part of an overall life-style class or project. Each part of this project will be

customized for your financial intuition, with your name and logo strategically placed in the text and illustrations of the book, charts and even on the CD Rom.

The Benefits

Make the children happy, make the parents happy. This philosophy is solid, the premise is sound and it is absolutely a fact. When you develop loyal customers who are content in knowing you not only care for their financial future, but you care for the financial welfare of their children as well, they are customers who will stay with you forever.

And the future savers become branded to your bank with a deep and personal loyalty. In addition they become:

- Adult savers
- Checking account holders
- Home loan seekers
- Auto loan seekers
- Planners for retirement

The overall advantage to Your company name Credit Union is the customer loyalty this program will develop by reaching the children of your clients.

Pricing

Book and Interactive CD Rom

Each book is an 8" x 8", 24-page, soft cover book with full color illustrations. CD Rom will be attached to inside back cover.

10,000 15,000 20,000 50,000 100,000
Prices furnished upon quantity determination

Book Only (no CD Rom)

Each book is an 8" x 8", 24-page, soft cover book with full color illustrations.

10,000 15,000 20,000
Prices furnished upon quantity determination

Downloadable version only – Can be included **only** with the production of the book (no CD Rom would be included)
\$10,000 licensing fee grants you unlimited downloads from your web site

For further information, please contact:

Patricia Stirnkorb, President,

Journey Stone Creations, LLC
513-860-0176 pat@jscbooks.com